

Fill in this information to identify the case: 7

Debtor 1	Tara A. Peterson
Debtor 2 (Spouse, if filing)	
United States Bankruptcy Court for the:	Southern
	District of Ohio (State)
Case number	1:19-bk-10123

Official Form 410S1**Notice of Mortgage Payment Change**

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

U.S. Bank Trust National Association, as
Name of creditor: Trustee of the Bungalow Series IV Trust

Court claim no. (if known): 8

Last 4 digits of any number you use to
identify the debtor's account: 0626

Date of payment change:
Must be at least 21 days after date 06 /01 /2020
of this notice

New total payment: \$ 488.69
Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment**1. Will there be a change in the debtor's escrow account payment?** No

Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____

Current escrow payment: \$ 144.58

New escrow payment: \$ 125.36

Part 2: Mortgage Payment Adjustment**2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?** No

Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: _____

Current interest rate: _____ %

New interest rate: _____ %

Current principal and interest payment: \$ _____ New principal and interest payment: \$ _____

Part 3: Other Payment Change**3. Will there be a change in the debtor's mortgage payment for a reason not listed above?** No

Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: \$ _____ New mortgage payment: \$ _____

Debtor 1 **Tara A. Peterson**
First Name Middle Name Last Name

Case number (if known) **1:19-bk-10123**

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

I am the creditor.
 I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

X /s/ Michelle R. Ghidotti-Gonsalves

Signature

Date **05 / 05 / 2020**

Print: **Michelle R. Ghidotti-Gonsalves**
First Name Middle Name Last Name

Title **AUTHORIZED AGENT**

Company **Ghidotti Berger LLP**

Address **1920 Old Tustin Ave**
Number **1920** Street **Old Tustin Ave**
Santa Ana, CA 92705
City **Santa Ana** State **CA** ZIP Code **92705**

Contact phone **(949) 427 - 2010** Email **bknottifications@ghidotberger.com**

SN Servicing Corporation

323 FIFTH STREET

EUREKA, CA 95501

For Inquiries: (800) 603-0836

Main Office- NMLS ID #5985, Branch Office- NMLS ID #9785

Analysis Date: April 27, 2020

TARA PETERSON
 7604 SHAWNEE LN APT 231
 WEST CHESTER OH 45069

Loan:

Property Address:
 7604 SHAWNEE LANE UNIT 231
 WEST CHESTER, OH 45069

Annual Escrow Account Disclosure Statement
Account History

This is a statement of actual activity in your escrow account from Feb 2020 to May 2020. Last year's anticipated activity (payments to and from your escrow account) is next to the actual activity.

Payment Information		Current:	Effective Jun 01, 2020:	Escrow Balance Calculation	
Principal & Interest Pmt:		363.33	363.33	Due Date:	Jul 01, 2019
Escrow Payment:		144.58	125.36	Escrow Balance:	(1,351.60)
Other Funds Payment:		0.00	0.00	Anticipated Pmts to Escrow:	1,590.38
Assistance Payment (-):		0.00	0.00	Anticipated Pmts from Escrow (-):	0.00
Reserve Acct Payment:		0.00	0.00		
Total Payment:		\$507.91	\$488.69	Anticipated Escrow Balance:	\$238.78

Date	Payments to Escrow		Payments From Escrow		Escrow Balance		
	Anticipated	Actual	Anticipated	Actual	Description	Required	Actual
Feb 2020	146.83			*	Starting Balance	0.00	(1,184.95)
Feb 2020			752.17	*	County Tax	0.00	(1,038.12)
Mar 2020	146.83			*		0.00	(1,790.29)
Apr 2020	145.03			*		0.00	(1,643.46)
Apr 2020	146.83			*		0.00	(1,498.43)
					Anticipated Transactions	0.00	(1,351.60)
Apr 2020	1,445.80						94.20
May 2020	144.58						238.78
	\$0.00	\$2,175.90		\$0.00			
				\$752.17			

An asterisk (*) indicates a difference from a previous estimate either in the date or the amount. If you want a further explanation, please call our toll-free number.

Last year, we anticipated that payments from your account would be made during this period equaling 0.00. Under Federal law, your lowest monthly balance should not have exceeded 0.00 or 1/6 of the anticipated payment from the account, unless your mortgage contract or State law specifies a lower amount. Your mortgage contract and State law are silent on this issue.

Analysis Date: April 27, 2020

TARA PETERSON

Loan

Annual Escrow Account Disclosure Statement
Projections for Coming Year

This is an estimate of activity in your escrow account during the coming year based on payments anticipated to be made to and from your account.

Date	Anticipated Payments		Description	Escrow Balance	
	To Escrow	From Escrow		Starting Balance	Anticipated
Jun 2020	125.36			238.78	626.82
Jul 2020	125.36			364.14	752.18
Aug 2020	125.36	752.17	County Tax	(137.31)	250.73
Sep 2020	125.36			(11.95)	376.09
Oct 2020	125.36			113.41	501.45
Nov 2020	125.36			238.77	626.81
Dec 2020	125.36			364.13	752.17
Jan 2021	125.36			489.49	877.53
Feb 2021	125.36	752.17	County Tax	(137.32)	250.72
Mar 2021	125.36			(11.96)	376.08
Apr 2021	125.36			113.40	501.44
May 2021	125.36			238.76	626.80
	<hr/> <u>\$1,504.32</u>	<hr/> <u>\$1,504.34</u>			

(Please keep this statement for comparison with the actual activity in your account at the end of the escrow accounting computation year.)

Your escrow balance contains a cushion of 250.72. A cushion is an additional amount of funds held in your escrow balance to prevent the balance from becoming overdrawn when an increase in the disbursement amount occurs. Under Federal law, your lowest monthly balance should not exceed 250.72 or 1/6 of the anticipated payment from the account, unless your mortgage contract or State law specifies a lower amount. Your mortgage contract and State law are silent on this issue.

Your ending balance from the last month of the account history (escrow balance anticipated) is 238.78. Your starting balance (escrow balance required) according to this analysis should be \$626.82. This means you have a shortage of 388.04. This shortage may be collected from you over a period of 12 months or more unless the shortage is less than 1 month's deposit, in which case we have the additional option of requesting payment within 30 days. We have decided to do nothing.

We anticipate the total of your coming year bills to be 1,504.34. We divide that amount by the number of payments expected during the coming year to obtain your escrow payment.

New Escrow Payment Calculation

Document

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Unadjusted Escrow Payment	125.36
Surplus Amount:	0.00
Shortage Amount:	0.00
Rounding Adjustment Amount:	0.00
Escrow Payment:	<u>\$125.36</u>

NOTICE OF RIGHT TO CANCEL PRIVATE MORTGAGE INSURANCE: If you currently pay private mortgage insurance premiums, you may have the right to cancel the insurance. In most cases, you have the right to cancel private mortgage insurance if the principal balance of your loan is 80 percent or less of the current fair market appraised value of your home, and you have a good payment history on your loan. If you want to learn whether you are eligible to cancel this insurance, please contact us at 323 Fifth Street, Eureka, Ca 95501 or 800-603-0836.

*** Please note if you have autopay/EFT set up on your loan, it is your responsibility to make sure your payment amount is updated. Enclosed is the EFT form that needs to be completed. Once completed, please fax to the number listed on the EFT form or return in the self-addressed envelope.**

1 Michelle R. Ghidotti-Gonsalves, Esq. (SBN 232837)
2 L. Bryant Jaquez, Esq. (SBN 252125)
3 GHIDOTTI | BERGER, LLP
4 1920 Old Tustin Ave.
5 Santa Ana, CA 92705
Ph: (949) 427-2010
Fax: (949) 427-2732
bjaquez@ghidottiberger.com

6 Authorized Agent for Creditor
7 U.S. Bank Trust National Association, as Trustee of the Bungalow Series IV Trust

UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF OHIO – CINCINNATI DIVISION

CERTIFICATE OF SERVICE

I am employed in the County of Orange, State of California. I am over the age of eighteen and not a party to the within action. My business address is: 1920 Old Tustin Ave., Santa Ana, CA 92705.

I am readily familiar with the business's practice for collection and processing of correspondence for mailing with the United States Postal Service; such correspondence would be deposited with the United States Postal Service the same day of deposit in the ordinary course of business.

1 | On May 7, 2020 I served the following documents described as:

- **NOTICE OF MORTGAGE PAYMENT CHANGE**

3 on the interested parties in this action by placing a true and correct copy thereof in a sealed
4 envelope addressed as follows:
5

6 | (Via United States Mail)

Debtor	Chapter 13 Trustee
Tara A. Peterson	Margaret A Burks
7604 Shawnee Lane, #231	600 Vine Street
West Chester, OH 45069	Suite 2200
	Cincinnati, OH 45202
Debtor's Counsel	U.S. Trustee
David Andrade	Asst US Trustee (Cin)
Andrade Law Office LLC	Office of the US Trustee
6730 Roosevelt Ave.	J.W. Peck Federal Building
Suite 409	550 Main Street, Suite 4-812
Middletown, OH 45005	Cincinnati, OH 45202

xx (By First Class Mail) At my business address, I placed such envelope for deposit with the United States Postal Service by placing them for collection and mailing on that date following ordinary business practices.

7 Via Electronic Mail pursuant to the requirements of the Local Bankruptcy Rules of the
Eastern District of California

9 xx (Federal) I declare under penalty of perjury under the laws of the United States of America that the foregoing is true and correct.

Executed on May 7, 2020 at Santa Ana, California

/s / Jeremy Romero
2 Jeremy Romero